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**APR 15 2009**

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Castleman et al.

Serial No.: 10/714,281

Filed: November 14, 2003

For: METHODS AND APPARATUS FOR DEVELOPING AND MARKETING  
COMBINED INSURANCE PACKAGES

Group: 3626

Examiner: Lubin, Valerie

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Durham, North Carolina  
April 15, 2009

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Amendment**

Sir:

In response to the Official Action of December 17, 2008, please amend the above identified application as follows: